From: Matt Trusskey of Trusskey Investment Advisors
To: Matt Trusskey (Trusskey@OurMoneyFirm.com;
Subject: Urgent Update, Please read entire letter as soon as possible!
Date: Sunday, November 23, 2008 12:48:00 PM

Dear Clients of Trusskey Investment Advisors,

Urgent Update, Please read entire letter as soon as possible!

Happy Thanksgiving to all of you and your families. Since the end of the third quarter or the end of September, the TIA Portfolio has had some strong losses. It is said that the markets are truly in a bear market when even the best managers end up losing. This also tends to signal that the bear market drop may be close to ending.

The reason why the best managers end up getting burned, is because all of the technical indicators say that it is time to get back into the market. We get back in when this oversold condition is signaled, and the market then moves violently, testing the 'grit' of the manager. Normally, that violent testing is between 5% and 10% over a couple of weeks and the market then starts to normalize and resumes an upward direction.

Two things have ended up being new and very different in the lifetime of the markets. What we have seen in the last two months has never been seen before. The volatility of the market swings from positive to negative have not only changed from happening in few weeks, to happening day to day, but the percent rise or fall of the market from day to day, now exceeds what used to take several weeks.

No one expected these massive percent swings to continue after the Presidential election, but in reality, they increased. I believe there are many reasons for this new and strange type of market activity, but most of all, I believe very strongly now that this will continue for months to come.

Bearing this in mind, I am going to shift the portfolio trading style by cutting all trades by 50%. This in effect, will decrease the volatility in the TIA Portfolio. Instead of taking a 50% asset position in the S&P 500 Index for a particular day, it will change to a 25% asset position. There is one major caveat to this change in trading style that you must understand. This change will not happen until I make back the losses of the past two months, or the end of the year, whichever comes first.

I believe that I should be able to make at least some and possibly all of the losses for the year to date back in the next 5 weeks. With the market volatility as high as it is, those 5 weeks equals about three times the trading days that it took to lose what has been lost over the past month or so. In fact, the TIA Portfolio is down just over 27% for the year to date as of Friday's closing prices. Since we were up just over 2% at the end of the third quarter, this is almost a 30% drop in just under two-month's time. This loss has occurred over about 10 actual trading days during those two months. This is why I strongly believe that it is possible to make all or part of the losses back by the end of the year.

In understanding what has happened and what is projected for the rest of this year, some clients may be inclined to just "sit it out" for the rest of the year in money market funds instead of taking the chance of making the losses back or possibly increasing them. For those of you who wish to "sit it out", I have created another group (group 0010) that will remain 100% in money market assets at all times and will never be traded.

Before you make the choice to move or not to move to group 0010 from The TIA Portfolio (group 0011), there are a few items that I want you to consider.

The S&P 500 Index is currently down over 45% year to date and that is after last Friday's gain of 6.5% on President Elect Obama's news release naming the next Treasury Secretary. If you went to money market funds this Monday or Tuesday, your asset value loss will most

likely end up being 20 to 30% less than the S&P 500 Index for the 2008 calendar year.

Current market guru opinion is that the market will continue a short "dead cat bounce" rally this coming week before the Thanksgiving Day Holiday. The pundits expected this upward bounce to be 5 to 10% of which Friday' 6.5% may be factored in already.

After this, the current trend downward will resume until congress reconvenes December 8th. After that, conventional wisdom says that the congress will approve a loan package to the automakers. Usually this would trigger some more selling because traders tend to buy on news buildup and sell on the fact. All of this, combined with end of the year expected tax selling and what is sure to be more negative economic news, is expected to take the market to another new low.

I plan to trade the portfolio with this information in mind. This means that I will very likely short (betting on a market drop) the market indexes during the remainder of the year more than I will be long (betting the market goes up) the market. In other words, if the market does end the year lower, we will make back or reduce some or all of our losses this year. If and when the portfolio gets back to even or better for the year to date, I will likely severely limit trading until the end of the year.

I also want you to know, that my personal assets remain in the TIA Portfolio (group 0011), and will not "sit it out" in money market funds.

The last item that I want you to consider is that group 0010 (always 100% money market funds) will exist from now on. I understand that there may be times when market risk becomes too stressful for certain individuals. Therefore, if at any time you wish to move to this group, or from this group back to the TIA Portfolio (group 0011), just call or email me with that request. If you let me know before 1 pm CST, I should be able to move you out of the market by the end of that business day or the next.

If you have any further questions or concerns, please let me know

immediately via email and I will call you.

Keep Smiling,
Matt Trusskey

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